

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA (Philadelphia)**

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|---|--------------------------|
| IN RE:<br>YOLONDA N. WATTS<br>AKA YOLONDA UMARU<br>AKA YOLONDA WATTS-UMARU<br>Debtor  | Case No. 21-13015-mdc    |
| Freedom Mortgage Corporation,<br>Movant   | Chapter 13               |
| vs.<br>YOLONDA N. WATTS<br>AKA YOLONDA UMARU<br>AKA YOLONDA WATTS-UMARU<br>TARIQ UMARU (NON-FILING CO-DEBTOR)<br>Respondent | 11 U.S.C. §362 and §1301 |

**ORDER MODIFYING SECTION §362 AUTOMATIC STAY**

Upon consideration of the Movant of Freedom Mortgage Corporation (Movant), and after Notice of Default and the filing of a Certification of Default, it is:

**ORDERED AND DECREED:** that Movant shall be permitted to reasonably communicate with Debtor and Debtor's counsel to the extent necessary to comply with applicable non-bankruptcy law; and it is further:

**ORDERED** that Relief from the Automatic stay of all proceedings, as provided under 11 U.S.C. §362 and §1301 is granted with respect to, 955 TAYLOR DR, Folcroft, PA 19032 (hereinafter the Premises) (as more fully set forth in the legal description attached to the Mortgage of record granted against the Premises), as to allow Movant, its successors or assignees, to proceed with its rights under the terms of said Mortgage; and it is further:

**ORDERED** that Rule 4001(a)(3) is not applicable and Freedom Mortgage Corporation may immediately enforce and implement this Order granting Relief from the Automatic Stay; and it is further;

**ORDERED** that FEDERAL RULE OF BANKRUPTCY PROCEDURE 3002.1 is no longer applicable to Movant, its successors and assignees.

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MAGDELINE D. COLEMAN, BANKRUPTCY  
JUDGE

YOLONDA N. WATTS  
642 WATERVIEW LANE  
PHILADELPHIA, PA 19154

TARIQ UMARU (NON-FILING CO-DEBTOR)  
955 TAYLOR DR  
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